

AMENDMENTS TO THE CLAIMS

This listing of claims will replace all prior versions and listings of claims in the application:

LISTING OF CLAIMS:

1. - 16. (canceled).

17. (Currently amended): A payment transaction system comprising:
at least one receiver processor each receiver processor being located at a retail outlet, and
each receiver processor having

a receiver adapted to receive payment data from a communication device
belonging to a consumer to enable payment to be made for goods or services,

an EPOS terminal coupled to the receiver, and

a store back office server having a store database, the store back office server
being connected to the EPOS terminal;

a retailer processor having a communication transmission processor and a transaction
payment database;

a first communication link connecting each receiver processor to the retailer processor;

a central facility having a payment approval processor and an account transaction
payment database, the account transaction payment database maintaining a database of accounts
relating to consumers, and the payment approval processor adapted to interrogate the database
and determine whether a payment is to be approved or declined;

a second communication link for connecting the retailer processor to the central facility
so that the payment data can be transmitted from the retailer processor to the payment approval
processor, and for transmitting a signal back from the central facility to the retailer processor
indicating that payment is approved to enable updating of the transaction payment database;

a third communication link for connecting the central facility with each receiver
processor for enabling an indication of the approval of the payment to be transmitted from the
central facility to the receiver processor so that the EPOS terminal is provided with an indication
that payment is approved directly from the central facility to enable a consumer to receive the
goods or services relating to the payment.

18. (Previously presented): The system of claim 17 wherein the central facility is also adapted to transmit a signal to the communication device of the consumer indicating that payment is approved.

19. (Previously presented): The system of claim 18 wherein the signal is an SMS message.

20. (Previously presented): The system of claim 17 wherein the communication device is provided with a preset template which is downloaded to facilitate the input of information by the consumer into the mobile telephone relating to the payment so the mobile telephone can transfer the payment data to the receiver processor.

21. (Previously presented): The system of claim 17 wherein the receiver processor includes an EDC (Electronic Data Capture) machine or cradle for receiving the mobile telephone to enable the transfer of the payment information to the receiver processor.

22. (Previously presented): The system of claim 17 wherein the communication device comprises a mobile telephone.

23. (Previously presented): The system of claim 17 wherein the second communication link comprises at least one fixed line for connecting the communication transmission processor to the central facility.

24. (Previously presented): The system of claim 17 wherein the first and third communication links comprise a common communication network interconnecting the receiver processor, the retailer processor and the central facility.

25. (Currently amended): A payment transaction system comprising:
a central facility having a payment approval processor and a transaction payment database, the transaction payment database maintaining accounts relating to respective consumers, and the payment approval processor being adapted to interrogate the database and determine whether a payment is to be approved based on the status of the consumers account, as maintained in the database,

at least one receiver processor located at a retail outlet, the receiver processor including a store back office server having a payment application processor, a store database and an EPOS terminal;

a first communication link for data communication between the central facility and each receiver processor;

a retail processor including a payment database; and

a second communication link for connecting the store back office server with the retailer processor,

wherein and in response to the central facility receiving payment data directly from a communication device belonging to a consumer, the payment approval processor interrogates the database and determines whether a payment is to be approved for the consumer and if payment is to be approved, transmitting transmits an approval code back to the communication device and transmits an approval signal including the approval code to at least one receiver processor via the first communication link;

the at least one receiver processor located at a retail outlet for receiving on the approval signal including the approval code from the central facility, the receiver processor including a store back office server having a payment application processor and a store database, the store database being for storing the approval payment details including the approval code in the store database, and an EPOS collection point terminal for receiving from the payment application processor providing the approval code to an EPOS terminal and for storing the approval code, so that when the consumer presents at the EPOS terminal to collect goods or services paid for, the approval code transmitted to the user's communication device and the stored approval code at the EPOS terminal are matched to confirm payment; and

a first communication link for data communicating communication between the central facility and with the each receiver processor;

the store back office server transmitting the approval payment details to a retail processor via the second communication link including a payment database, the retail processor for receiving from the store back office server approval payment details for and storing the completed payment transaction details to enable completed payment transaction details to be matched to payments approved by the central facility; and

~~a second communication link for connecting the store back office server with the retailer head office server processor.~~

26. (Previously presented): The system of claim 25 wherein the first communication link comprises a fixed line communication link.

27. (Previously presented): The system of claim 25 wherein the payment application processor of the store back office server communicates with the EPOS terminal via a store communication network.

28. (Previously presented): The system of claim 25 wherein the communication device is provided with a preset template for downloading to facilitate the input of data by the consumer to form the payment data supplied to the central facility.

29. (Currently amended): A payment transaction method comprising:

receiving payment data to enable payment to be made for goods or services by a receiver processor located at a retail outlet and having a receiver for receiving the payment data from a communication device belonging to a consumer, an EPOS terminal, and a store back office server having a store database;

providing the payment data by the receiver processor via a first communication link to a retailer processor having a communication transmission processor and a transaction payment database;

providing the payment data by the retailer processor to a central facility via a second communication link, the central facility having a payment approval processor and an account transaction payment database, the account transaction database maintaining a database of accounts relating to consumers;

interrogating the account transaction payment database by the payment approval processor and determining by the payment approval processor whether the payment is to be approved or declined;

transmitting a signal back from the central facility to the retail processor via the second communication link indicating that payment is approved;

updating the transaction payment database of the retail processor; and

transmitting an indication of approval of the payment from the central facility directly to the receiver processor via a third communication link for connecting the central facility with the receiver processor so that the EPOS terminal is provided with an indication that the payment is approved to enable a consumer to receive the goods or services relating to the payment.

30. - 36. (canceled).

37. (Previously presented): The method of claim 25 wherein the receiver processor includes an EDC (Electronic Data Capture) machine or cradle for receiving the communicator device whereby the payment information is transferred to the receiver processor.

38. - 43. (canceled).

44. (Previously presented): The system of claim 23 wherein the communication transmission processor comprises a modem for supplying the payment data via the fixed line to the payment approval processor of the central data processing system.

45. (Previously presented): The method of claim 29 wherein the central facility also transmits a signal to the communication device of the consumer indicating that the payment is approved.

46. (Previously presented): The method of claim 45 wherein the signal is an SMS message.

47. (Previously presented): The method of claim 29, wherein the communication device is provided with a preset template which is downloaded to facilitate the input of information by the consumer into the communication device relating to the payment so the communication device can transfer the payment data to the receiver processor.

48. (Previously presented): The method of claim 29, wherein the communication device comprises a mobile telephone.

49. (Previously presented): The method of claim 29, wherein the second communication link comprises at least one fixed line for connecting the retailer data processing system to the central data processing system.

50. (Previously presented): The method of claim 29, wherein the first and third communication links comprise a common communication network interconnecting the receiver data processing system, the retailer data processing system and the central data processing system.

51. (Currently amended): A payment transaction method comprising:

- a. receiving payment data from a communication device belonging to a consumer directly by a central facility having a payment approval processor and a transaction payment database wherein accounts relating to respective consumers are maintained;
- b. interrogating the transaction payment database by the payment approval processor;
- c. determining by the payment approval processor whether the payment is to be approved based on the status of the consumer's account, as maintained in the database;
- d. transmitting an approval code directly back to the communication device by the central facility, and if payment is approved;
- e. providing the approval code by the central facility directly to a receiver processor located at a retail outlet, the receiver processor including an EPOS terminal, a store back office server having a payment application processor and a store database;
- f. receiving the approval code by the payment application processor of the receiver processor via a first communication link for connecting the central facility with the receiver processor;
- g. storing approved payment data and approval code in the store database;
- h. providing the approval code to the EPOS terminal by the payment application processor when the consumer presents to collect goods or services paid for;

- i. matching the approval code transmitted to the user's communication device and the stored approval code by the EPOS terminal to confirm payment; and
- j. matching confirmed payments and stored payment transaction details with payment approval data of the central facility by a retailer processor including a payment database for receiving the store back office server approval payment details.

52. (Previously presented): The method of claim 51 wherein the first communication link comprises a fixed line communication link.

53. (Previously presented): The method of claim 51 wherein the payment application processor of the store back office server communicates with the EPOS terminal via a store communication network.

54. (Previously presented): The method of claim 51 wherein the communication device is provided with a preset template for downloading to facilitate the input of data by the consumer to form the payment data supplied to the central facility.